

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:  
DENISE L BIRCHFIELD  
Debtor(s)

Case No. 14-45596

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/23/2014.
- 2) The plan was confirmed on 07/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/05/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,565.00.
- 10) Amount of unsecured claims discharged without payment: \$49,685.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,168.00
Less amount refunded to debtor	\$168.00

**NET RECEIPTS:** **\$9,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$389.65
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,389.65**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Accelerated Financial	Unsecured	3,513.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	400.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS	Unsecured	443.00	442.50	442.50	39.28	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	8,000.00	6,433.97	6,433.97	571.11	0.00
COMCAST	Unsecured	622.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	300.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SE	Unsecured	600.00	NA	NA	0.00	0.00
ECONOMY INTERIORS INC	Unsecured	NA	2,466.93	2,466.93	218.98	0.00
GATEWAY FINANCIAL	Unsecured	10,560.00	10,559.24	10,559.24	937.28	0.00
GREAT AMERICAN FINANCE	Unsecured	NA	2,898.18	2,898.18	257.26	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	1,311.00	NA	71.86	6.38	0.00
HERITAGE ACCEPTANCE CORP	Secured	1,311.00	1,382.86	1,311.00	1,311.00	100.78
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	470.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SERV	Unsecured	NA	1,889.92	1,889.92	167.76	0.00
PALOMAR ASSOCIATES	Unsecured	1,890.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	4,000.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	100.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,000.00	966.00	966.00	85.75	0.00
US CELLULAR	Unsecured	260.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	4,000.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	6,654.00	10,305.60	10,305.60	914.77	0.00
WEST ASSET MANAGEMENT	Unsecured	171.00	NA	NA	0.00	0.00
WOW INTERNET AND CABLE	Unsecured	524.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,311.00	\$1,311.00	\$100.78
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,311.00</b>	<b>\$1,311.00</b>	<b>\$100.78</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,034.20</b>	<b>\$3,198.57</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,389.65</u>
Disbursements to Creditors	<u>\$4,610.35</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,000.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.